

Coast Guard Mutual Assistance Education Assistance Programs



For more detailed information on program requirements and application procedures or to obtain application forms—

Visit the CGMA Web site,

www.cgmahq.org

(Click on Assistance, then Education)

Contact your local CGMA Representative

Contact CGMA Headquarters,

Phone (800) 881-2462



Coast Guard Mutual Assistance
4200 Wilson Blvd, Suite 610
Arlington, VA 22203-1804

Supplemental
Education Grant (SEG)
CGMA Stafford/PLUS Loan
Origination Fee Refund
Supplemental Student Loan
Vocational and Technical
Training (VoTech)
Student Loan

Coast Guard Mutual Assistance (CGMA) is a private non-profit organization providing financial assistance to the Coast Guard family. Its mission is to promote the financial stability and general well being of its clients. Though it accomplishes its mission primarily by providing short-term emergency and other assistance to meet financial needs as they arise, it also seeks to foster long-term financial well-being by helping Coast Guard families pursue their academic goals through post-secondary education.

General Information

This brochure gives a brief summary of the education assistance programs offered by CGMA. Each program has unique eligibility and program requirements tailored to the diverse makeup of CGMA's clients. For detailed information on each program, including application forms and procedures:

Visit the CGMA Web site,

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When used in connection with education assistance programs, the term "CGMA clients" refers to active duty and retired Coast Guard military personnel, members of the Coast Guard Selected Reserve, Coast Guard civilian employees, Coast Guard Auxiliary members, and U.S. Public Health Service officers serving with the Coast Guard.

Where CGMA clients may request assistance on behalf of their eligible family members, "eligible family members" include the CGMA client's spouse and dependent children, that is children who are under 23 years of age, unmarried, not service-members, and who rely on the CGMA member for over half of their support.

Individuals may be eligible to receive education assistance under more than one CGMA program simultaneously.

*Helping Coast Guard Families Meet Their
Post-Secondary Academic Goals*

Supplemental Education Grant (SEG)

The SEG program reimburses an amount authorized annually by the Board of Control for each eligible CGMA client for documented educational costs specifically required by a course of study. Multiple grants may be awarded at different times during the calendar year so long as the authorized annual amount per client is not exceeded. Applications must be received and processed within 12 months after the date of purchase. Each SEG applies to the current calendar year, regardless of when the costs were incurred.

When there is more than one eligible CGMA client in a family, grants up to the authorized annual amount may be provided for each eligible CGMA client on behalf of the students within that family. However, no more than the amount authorized for one client will be provided per calendar year on behalf of any one student.

SEG grants are awarded on a first-come first-serve basis, with availability limited to the funding level established each year by the CGMA Board of Control.

Eligibility:

All CGMA clients may apply for the SEG on behalf of themselves or their eligible family members. The student must be:

- *Enrolled in an undergraduate (associate/bachelor) degree program,*
- *Pursuing a VoTech program approved by the Department of Veterans Affairs or Department of Education, and designed to prepare the student for entry into a career field,*
- *Following a degree plan authorized by the CG Institute, or*
- *Seeking a General Equivalency Diploma (GED)*

Students having an associate or bachelor degree and seeking another degree at the same level do not qualify, nor do those seeking a graduate degree. However students who have an associate degree and are seeking a bachelor degree do qualify.

Eligibility is based on the status of the CGMA client and student as of the first day of the course for which the SEG is applied.

Qualifying Expenses:

The SEG may reimburse the cost of normal fees, books, study guides, supplies, equipment and other documented educational costs directly related to the course of study.

<i>This may include, but is not limited to:</i>	
Registration fees	Art supplies
Enrollment fees	Audio/visual tapes
Lab fees	Graphing calculators
Activity fees	Scientific calculators
Graduation fees	Non-general purpose computer software
Textbooks	Study guides
Lab books	(CLEP, DANTES, etc.)
Workbooks	

<i>The following items are non-reimbursable:</i>	
Tuition	Ordinary school supplies (paper, pens, pencils, etc.)
Transportation	General-purpose computer software
Parking	(MS Windows, MS Word, Lotus, etc.)
Food	
Field trips	
Child care	
Tests/exams	

Non-reimbursable items also include any items covered by other funding sources like Coast Guard Tuition Assistance, the Coast Guard Foundation or other similar programs, inside or outside the Coast Guard.

CGMA Stafford/PLUS Loan Origination Fee Refund

CGMA helps clients and their families who finance post-secondary education through the Federal Stafford Loan or the Federal Parent Loan for Undergraduate Students (PLUS), by refunding the 3% loan origination fee. The lender ordinarily deducts this fee from the loan amount before disbursing the loan funds. After confirming use of the loan, CGMA will reimburse the dollar amount of the loan origination fee to the client.

Eligibility:

Federal Stafford Loan Program: All CGMA clients, on behalf of themselves or their eligible family members. The student must be enrolled at least half time in a participating post secondary educational institution.

Federal PLUS Loan Program: All CGMA clients who have dependent undergraduate children enrolled at least half time in a participating post secondary educational institution.

Eligibility for the refund is based on the client's and the student's status as of the first day of the course for which assistance is requested.

Clients may apply for a refund of the loan origination fee at the end of each academic term for which a Stafford or PLUS loan was disbursed to the student's account. Refund applications must be submitted within 12 months after the date the loan funds are disbursed.

Supplemental Student Loan

CGMA will loan eligible clients up to \$700 if a demonstrated financial need remains after receiving the maximum assistance authorized

under the Coast Guard Tuition Assistance (CGTA) Program. (See COMDTINST 1500.24 (series) or contact your Education Services Officer for details concerning the CGTA Program.)

The loan amount cannot exceed the difference between the total amount the client paid and the amount of CGTA received. A new Supplemental Student Loan will not be provided until any previous such loan has been repaid.

Eligibility:

Any CGMA client who is eligible to participate in the CGTA Program (Active Duty, Selected Reserve or Civilian employee).

Vocational Technical Training (VoTech) Student Loan

CGMA will loan up to \$1,500 to eligible individuals who are pursuing a vocational technical training program approved by the Department of Veterans Affairs or Department of Education and who have a demonstrated need for financial assistance. Assistance under this program is intended to help pay the cost of non-college courses that provide the technical knowledge and skills needed for entry into a specific career field. A new VoTech Student Loan will not be provided until any previous such loan has been repaid.

Eligibility:

All CGMA clients, on behalf of themselves or their eligible family members.

Eligibility is based on the client's and the student's status as of the first day of the course for which assistance is requested.